UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

In Column 12, line 28, insert -- , *where* $R \neq \overline{R}$, -- after
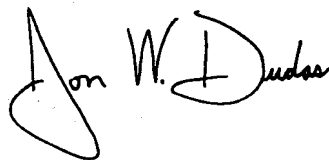
$$\text{``}A = \frac{1}{T}\left[\frac{(R-\overline{R}}{(1+R)^{1/T}-(1+\overline{R})^{1/T}}\right]\text{''}.$$

In Column 12, line 58, "R_1" should be --R_f--.

In Column 12, line 67, "α_{it}" should be -- a_{it} --.

Signed and Sealed this

Sixteenth Day of October, 2007

JON W. DUDAS
Director of the United States Patent and Trademark Office